NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Nick Chinopulos executed a Deed of Trust dated June 22, 2001 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1367, Page 36, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated June 20, 2013 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3663, Page 308.

WHEREAS, Nick Chinopulos executed a Deed of Trust dated June 21, 2006 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2503, Page 231, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated June 20, 2013 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3663, Page 309.

WHEREAS, Nick Chinopulos executed a Deed of Trust dated May 28, 2009 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3047, Page 697, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated June 20, 2013 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3663, Page 310.

WHEREAS, Nick Chinopulos executed a Deed of Trust dated July 20, 2010 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3193, Page 618, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated June 20, 2013 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3663, Page 311.

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance



with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 20th day of September, 2013, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

1.0 acre, more or less, situated in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, being more particularly described as follows: Commencing at the South corner of the corner formed by the intersection of the Southwest line of U.S. Highway 78 (old) and the Southeast line of Chickasaw Drive; thence run South 39 degrees 19 minutes West along the Southeast line Chickasaw Drive a distance of 209.55 feet to the Northwest corner of Lot 14, Holiday Hills Subdivision; thence run South 46 degrees 24 minutes east along the Northeast line of Holiday Hills Subdivision and a projection of said line a distance of 204 feet to a point, said point being the point of beginning of the herein described tract and also being the Southeast corner of the Sam A. Seaton, Sr., 1.0 acre tract as described of record in Deed Book 163, Page 681, Land Deed Records, DeSoto County, Mississippi; thence from said point of beginning run North 43 degrees 36 minutes East 206.53 feet along the East line of the Seaton 1.0 acre tract 206.53 feet to a point; thence run parallel with U.S. Highway 78 (old) South 46 degrees 24 minutes East 212.71 feet to a point; thence run South 43 degrees 36 minutes West 206.53 feet to a point; thence run North 46 degrees 24 minutes West 205.74 feet to the point of beginning, containing 1.0 acre, more or less, and being the East 1.0 acre of that certain 2 acre tract conveyed to Milton F. Herrington, et ux in Deed Book 141 at Page 278 in the Chancery Clerk's office in DeSoto County, Mississippi, and being the same property conveyed to the Grantors herein in Deed Book 205 at Page 746 as recorded in the Land Records of DeSoto County, Mississippi as situated in the Northwest Quarter of the Southeast Quarter of Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi.

THE PROPERTY WILL BE OFFERED FOR SALE TOGETHER WITH:

Any and all equipment and tools used in the business of Crossroads Auto Center, 9709 Highway 178, Olive Branch, Mississippi, or wherever located, together with all replacements thereof, all attachments, accessories, parts and tools belonging thereto or for use in connection therewith and proceeds therefrom.

FURTHER, in conjunction with the aforesaid sale of real property and at the same place and time as said sale, I will offer for sale at public outcry and sell to the highest and best bidder, the items of personal property described hereinabove without warranty of title by general bill of sale. The aforesaid real property constitutes the Crossroads Auto Center located at 9709 Highway 178, Olive Branch, Mississippi. Said personal property is located at the Crossroads Auto Center on the aforesaid real property. The personal property will not be removed to the place of sale. All of said personal property will be sold as is and where is. There is no warranty

relating to title, possession, quiet enjoyment, fitness, merchantability or the like in this sale and disposition of collateral. The real and personal property will be offered together as a whole. No representation is made as to the existence of any portion of the personal property described above.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of August, 2013.

Gary P. Snyder, Substitute Trustee

Jones Walker LLP

P.O. Box 1456

Olive Branch, MS 38654

662-895-2996

Publish: August 29, 2013; September 5, 2013; September 12, 2013 and September 19, 2013.

8/29/13 9: 24: 52 NOTICE OF SUBSTITUTED TRUSTEE'S SAFETTO COUNTY, MS THE DAMES OF CLERK

STATE OF MISSISSIPPI	
COUNTY OF DE SOTO	

WHEREAS, on September 17, 2010, Percy Carter executed a promissory note payable to the order of Wells Fargo Bank, N.A.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated September 17, 2010, executed by Percy Carter and being recorded in Book 3219, at Page 775 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Jeffrey Wagner, Trustee and to Wells Fargo Bank, N.A., as Beneficiary, the hereinafter described property; and

WHEREAS, Wells Fargo Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Jeffrey Wagner, the same having been recorded in Book 3324, at Page 664 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on September 20, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door, located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

LOT 28, FINAL PLAT DIVISION OF LOT 8, BAILEY STATION PUD, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 77, PAGE 38, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Indexing Instructions: Lot 28, Final PLat Division of Lot 8, Bailey Station PUD, S-28, T-1-S, R-8-W, Desoto County, Mississippi

More commonly known as: 7322 DURANGO DRIVE, Horn Lake, MS 38637

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This <u>L</u> day of <u>legs</u>, 2013.

Prepared by: Floyd Healy

Floyd Healy Substituted Trustee

12-12917

9-20-13

1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 Thy

Insertion Dates: August 29, 2013; September 5, 2013; September 12, 2013; and September 19, 2013